

In re:
James M. Napolitano
Tammy L Napolitano
Debtor(s)

Case No. 15-16976-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: Dec 04, 2020

User: admin
Form ID: 3180W

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Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2020:

Recip ID	Recipient Name and Address
db/jdb	James M. Napolitano, Tammy L Napolitano, 1955 Cabernet Place, Easton, PA 18045-5400
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13627651	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13624834	+ Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
13828662	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court; Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
13608580	Nissan Motor Acceptance Corporation, PO Box 660366, Dallas TX 75266-0366
14392765	+ WILMINGTON SAVINGS FUND SOCIETY, FSB,, Trustee for CSMC 2019-SPL1 Trust, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Dec 05 2020 06:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 05 2020 05:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 05 2020 05:39:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13683731	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 05 2020 05:37:00	Citizens One Auto Finance, 1 Citizens Drive, ROP15B, Riverside RI 02915
13611921	EDI: FORD.COM	Dec 05 2020 06:43:00	Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
13605241	+ Email/Text: bankruptcy@fult.com	Dec 05 2020 05:40:00	Lafayette Ambassador Bank, P.O. Box 25091, Lehigh Valley, PA 18002-5091
13858156	+ Email/Text: bankruptcy@fult.com	Dec 05 2020 05:40:00	Lafayette Ambassador Bank, c/o Jessica Fuller, PO Box 4887, Lancaster, PA 17604-4887
13657085	EDI: ECAST.COM	Dec 05 2020 06:43:00	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13657086	*	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2020 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Citimortgage INC. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
EMMANUEL J. ARGENTIERI	on behalf of Creditor Wilmington Savings Fund Society FSB, solely as trustee of CSMC 2019-SPL1 Trust bk@rgalegal.com
HOWARD GERSHMAN	on behalf of Creditor CAB East LLC/Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
JOSHUA I. GOLDMAN	on behalf of Creditor Federal National Mortgage Association Josh.Goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frpa@trustee13.com
MATTEO SAMUEL WEINER	on behalf of Creditor Federal National Mortgage Association bkgroup@kmllawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
MATTHEW GREGORY BRUSHWOOD	on behalf of Creditor CitiMortgage Inc. mbrushwood@barley.com jrachor@barley.com;cbrelje@barley.com;tshober@barley.com
MICHAEL J. MCCRYSTAL	on behalf of Debtor James M. Napolitano mccrystallaw@gmail.com sueparalegal@gmail.com
MICHAEL J. MCCRYSTAL	on behalf of Joint Debtor Tammy L Napolitano mccrystallaw@gmail.com sueparalegal@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS I. PULEO	on behalf of Creditor Federal National Mortgage Association tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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WILLIAM EDWARD CRAIG

on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 15

Information to identify the case:

Debtor 1	James M. Napolitano	Social Security number or ITIN xxx-xx-6971
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Tammy L Napolitano	Social Security number or ITIN xxx-xx-6118
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 15-16976-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James M. Napolitano

Tammy L Napolitano
aka Tammy L Clauser

12/3/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.